



CITY OF BATON ROUGE
PARISH OF EAST BATON ROUGE

2020 Insurance Open Enrollment

City of Baton Rouge

Parish of East Baton Rouge

Employee Edition

October 2019

The Open Enrollment Period runs from Oct. 30 to Nov. 15, 2019 (Except Nov. 11th)

Complete Benefit Alliance (CBA) will administer our Open Enrollment

New insurance benefit elections are effective January 1, 2020

Reminder...

Employees who wish to keep their Flexible Spending Account (FSA) **must** complete a new enrollment form; FSA elections do not carry over to the new plan year

Not making benefit changes?

You don't need to complete the enrollment process

How to view your check stub

Log in to Employee Self-Service at

<https://selfservice.brla.gov>

- Click Log In located at the top right corner
- Username is your employee ID#
- The first time you log in the password is the last 4 digits of your social security number

Open Enrollment is your opportunity to review your current benefits and make any necessary changes for the plan year beginning January 1, 2020. Open enrollment is the time to:

- Enroll in a benefit plan or change current plan elections
- Add dependents to your coverage or dis-enroll dependents from your coverage
- Enroll/Re-enroll in a Flexible Spending Account (FSA) Plan
- Opt-out of insurance coverage

Open Enrollment Highlights

- Health insurance premiums will not increase for 2020.
- Platinum Dental rates will increase 8% with no benefit changes.
- Health Savings Account (HSA) annual maximum for single \$3,550; family \$7,100.
- Health Savings Account (HSA) is only available if you are enrolled in the High Deductible Health Plan.
- Health Savings Account (HSA) catchup option of \$1,000 is available to employees 55 or older, if you are not Medicare eligible.
- See the **Benefit Guide** for additional information.

Points of Interest

- A divorced spouse must be dropped at the end of the month in which the divorce is final. A completed signed copy of the divorced decree must be brought to the Human Resources Payroll and Benefits Division.
- Part-time rehired retirees are not eligible for voluntary benefits or the Flexible Spending Account (FSA). They are eligible for the Health Savings Account (HSA) if they have the High Deductible Health Plan when they retire.
- If you elect to opt-out of insurance coverage, please complete a "Waiver of Medical Group Benefits Form" in Payroll and Benefits.
- Double covering a dependent is not allowed on any insurance offered by the City-Parish.
- "Omada" connects the dots between knowing how to get healthy and actually doing it. You can find additional information at <https://go.omadahealth.com/brla>.

RESOURCES

Blue Cross/Blue Shield
Louisiana
(225)-293-2583

Ameriflex
(888)-868-3539

Health Equity
(866)-346-5800

AlwaysCare
(225)-926-2888
Ext 2013

Davis Vision
(800)-999-5431
Client Code 2337

Allstate Benefits
(800)-521-3535

Metlife
(800)-438-6388

Transamerica Life
(888)-763-7474

Express Scripts
(800)-451-6245

Nationwide
(877)-677-3678
Ext 48774

MassMutual
(225)-681-0457

Hidalgo
(225)-927-0160

Healthy Lives
(855)-426-4325

UNUM
(800)-858-6843

Questions?

Human Resources
Payroll and Benefits Division
(225)-389-3134

City of Baton Rouge
Parish of East Baton Rouge
1755 Florida Street
Baton Rouge, LA 70802

Documentation Required to Add a Dependent To Your Insurance Plan

- Marriage license and social security card to add your spouse.
- Birth certificate (with parent's name listed) and social security card to add children.
- You will not be able to enroll your spouse or children without documentation.

Employee Information

- You are responsible for paying your insurance premiums while you are on any type of leave without pay. Please call Payroll and Benefits at 225-389-3134 for amount due.
- Insurance premiums are not automatically deducted from your workers comp check. You can sign an authorization in the Payroll and Benefits Division so premiums will be deducted. If you decide not to have the insurance premium deducted from your workers comp check, please call Payroll and Benefits at 225-389-3134 for amount due.
- If you sign up for ancillary benefits (Cancer, Accident, Short-Term Disability, Critical Illness, or Life Insurance) during open enrollment, you must be physically at work the effective date of the plan (January 1) in order to receive benefits.
- Qualifying Events allow you to make changes to your insurance plan during the year (See Benefit Guide for details).

Approaching Retirement – Points to Remember

- The Insurance Vesting Plan determines an employee's premium for health and dental insurance as a retiree. A retiree's premium will be based upon total "actual" years worked for the City-Parish. Employees covered under health and/or dental as of January 1, 2003 are "grandfathered" and not subject to this plan. Employees with 20 or more years of service are not subject to the Vesting Plan.
- You must be enrolled in the Medical and/or dental insurance 12 months prior to retirement in order to keep the insurance as a retiree.

Review Open Enrollment Election Form before signing!

ALL CHANGES ARE FINAL

Women's Health and Cancer Rights Act Enrollment Notice For All Covered Members

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles, coinsurance, and copayments (if any) applicable to other medical and surgical benefits provided under this plan. Information on the plan's specific deductible, coinsurance, or co-payment amounts is found in the Schedule of Benefits document that is issued with your health benefit booklet.

If you have questions about your coverage, please contact the Blue Cross Blue Shield of Louisiana Customer Service Department at the number listed on the back of your insurance ID card.